



U.S. Small Business
Administration

Ten (10) Day Notice Application

The 10 Day Notice Processing Application is now available on the SBA's Capital Access Financial System (CAFS).

The application replaces the previous E-mail inbox used for both 10 Day Notices and Prepayment Certifications, which was decommissioned on January 15th, 2023.

Overview of New Features

The FTA's new 10-Day Notice Processing App is the one-stop shop for lenders to manage, submit, and cancel 10 Day Notices and submit a Prepayment Certification.

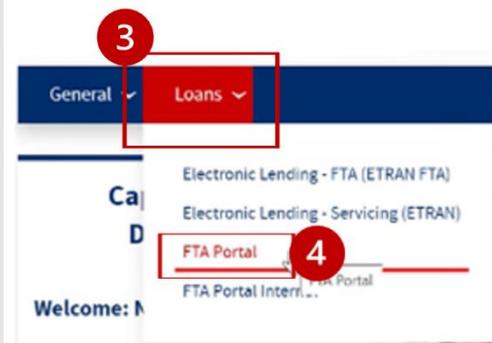
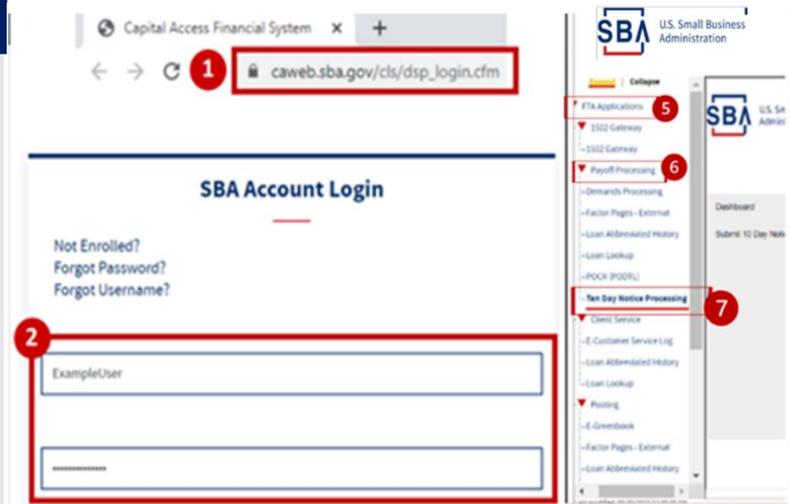
Other new features include:

- The ability to see the current FTA balance and Interest to Date up front.
- A new dashboard where Lenders can view a record of all previous notices.
- The ability to cancel 10 Day Notice requests.

How to Access the 10 Day Notice App:

Instructions

1. Go to the Capital Access Financial System (CAFS) Home page: <https://caweb.sba.gov/>
2. Enter your User ID and Password to log into your CAFS account.
If you do not yet have a CAFS account, instructions on set up can be found on the FTA Wiki.
3. Click on the “Loans” Dropdown menu.
4. Select FTA Portal.
5. Select FTA Applications.
6. Expand the “Payoff Processing” dropdown menu.
7. Click on the “10 Day Notice Processing Application” Tab.



Submitting a New 10 Day Notice:

Instructions

1. Click the “10 Day Notice Processing” tab under “Payoff Processing” on the app.
2. Enter the following information:
 - 1 SBA Loan Number
 - 2 Request Type (full or partial) (1).
 - 3 Expected Prepayment Date
3. Expiration date auto calculates to 30 calendar days after stated prepayment date. (2).
 - a. ⓘ This notice must be submitted to the FTA at least ten (10) business days prior to the expected prepayment date per Section 7.3 of SBA Form 1086.
 - b. The selected expected prepayment date should be no more than six months into the future.
4. View FTA records to determine if your records align.
 - a. FTA Balance will reflect the guaranteed portion.
5. Enter Lender records (*Guaranteed Balance/Interest Paid-To-Date*).
 - a. ⓘ If there is a discrepancy between Lender Records and the displayed FTA records, the loan will be reconciled after the payoff is processed.
6. Enter Prepayment Certification at the same time.

This is required. Lenders should no longer send the Prepayment Certification Form via email.

The screenshot shows a web form titled "Submit 10 Day Notice". The form fields are as follows:

- SBA Loan Number:** A text input field with a red circle 1 next to it.
- Request Type:** Radio buttons for "Full Prepayment" (selected) and "Partial Prepayment", with a red circle 2 next to it.
- Expected Prepayment Date:** A date picker field with a red circle 3 next to it.
- Expiration Date:** A text field showing "30 calendar days from Expected Prepayment Date".
- FTA Balance:** A text field showing "\$0.00" with a red circle 4 next to it.
- FTA Interest Paid to Date:** A text field.
- Lender Balance:** A text field with a red circle 5 next to it.
- Lender Interest Paid to Date:** A date picker field with a red circle 5 next to it.
- Request Received Date:** A text field showing "09/30/2022".
- Prepayment Certification:** A section with three radio button options: A, B, and C. A red circle 6 is next to this section.

1. **Partial Prepayment:** Payment for only part of a liability’s balance before its official maturity date. **Full prepayment:** Payment for the full balance of a liability before its official maturity date.
2. **SBA Form 1086 Section 7.4 – Performance:** *If funds are not received by FTA on the prepayment date, Lender shall have thirty (30) calendar days from the date originally identified as the prepayment date to forward the prepayment funds. The funds will accrue interest through the day immediately prior to the date payment is received by FTA. If funds are not received within this thirty (30) day period, a new written notice is required in accordance with Section 7.3 of this*

Viewing your 10 Day Notice Dashboard:

Instructions

1. Default view shows all categories: **Active, Expired, or Canceled.**
2. Details including request type, expected prepay date, expiration date, and process status are available on the dashboard.
3. Use the sort or search functionality to easily find the SBA Loan Number you are looking for.
 - o Type the SBA Loan Number in the Search bar to see the record.
4. Click any SBA Loan Number for the detailed 10 Day Notice record.

Secondary Market Prepayment
Ten Business Day Notice Submissions

Summary of Lender Advance Written Notices

SBA LENDER

Select Date Range: 60 days | Search by: Loan Number 1234567890

Active					Expired					Canceled			
SBA Loan Number	Request Type	Expected Prepay Date	Expiration Date	Process Status	SBA Loan Number	Request Type	Expected Prepay Date	Expiration Date	Process Status	SBA Loan Number	Request Type	Expected Prepay Date	Expiration Date
0123456789	Full Prepayment	10/31/2022	11/30/2022	Funds not Received	0123456789	Full Prepayment	08/22/2022	09/21/2022	Funds not Received	0123456789	Full Prepayment	10/13/2022	11/12/2022
Total: 1					1234567890	Full Prepayment	08/18/2022	09/17/2022	Funds not Received	1234567890	Full Prepayment	08/17/2022	09/16/2022
Showing 1 to 1 of 1 entries					2345678901	Full Prepayment	08/18/2022	09/17/2022	Funds not Received	2345678901	Full Prepayment	08/17/2022	09/16/2022
Previous 1 Next					3456789012	Full Prepayment	08/18/2022	09/17/2022	Funds not Received	3456789012	Full Prepayment	08/10/2022	09/09/2022

Canceling an Existing 10 Day Notice:

Instructions

1. Access 10 Day Notice Record through the search feature or click from the dashboard.
2. Select the “Cancel Notice” button at the bottom of the record.

Secondary Market Prepayment
Ten Business Day Notice Submissions

Active

SBA Loan Number: 1234567890
Lender Name: SBA LENDER
Request Type: Full Prepayment
Expected Prepayment Date: 07/23/2022
Expiration Date: 08/22/2022
FTA Balance: \$65,678.00
FTA Interest Paid to Date: 04/01/2022
Lender Balance: \$0.00
Lender Interest Paid to Date: 07/27/2022
Request Received Date: 07/28/2022
Process Status: Funds not Received
Prepayment Certification: The prepayment Funds represent the Borrower's prepayment in accordance with Paragraph 15 of SBA Form 1085 or 1086, and to the best of my knowledge and belief, the prepayment funds are either borrower's own funds or funds borrowed from this or another lending institution pursuant to a separate transaction.

Cancel Notice